

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SANDRA BIJOU

Debtor(s)

Case No. 09-36274

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2009.
- 2) The plan was confirmed on 11/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/12/2009, 12/03/2009, 07/14/2011, 10/04/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/27/2011, 05/03/2012.
- 5) The case was dismissed on 03/28/2013.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$685.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$20,036.00  
Less amount refunded to debtor \$4.95

**NET RECEIPTS: \$20,031.05**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,464.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,086.63  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,550.63**

Attorney fees paid and disclosed by debtor: \$36.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CCS FIRST SAVINGS BANK	Unsecured	324.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	973.00	697.50	697.50	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	100.00	267.65	100.00	46.93	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	100.00	NA	NA	0.00	0.00
COMMERCIAL CHECK CONTROL	Unsecured	227.40	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	345.93	219.55	219.55	0.00	0.00
COOK COUNTY TREASURER	Unsecured	2,433.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	2,433.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	324.82	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,000.00	6,374.91	6,374.91	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	86.00	86.78	86.78	0.00	0.00
LIBERTY BANK	Unsecured	5,231.00	NA	NA	0.00	0.00
LIBERTY BANK	Secured	50,000.00	NA	NA	0.00	0.00
LIFETOUCH NATIONAL SCHOOL	Unsecured	53.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	708.00	708.74	708.74	0.00	0.00
PALISADES COLLECTIONS LLC	Unsecured	NA	1,008.82	1,008.82	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	600.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	205.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	15,450.00	21,338.10	21,338.10	12,607.20	2,826.29
SANTANDER CONSUMER USA	Unsecured	5,889.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	205,231.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	205,231.00	203,843.61	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	NA	5,646.17	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	NA	NA	NA	0.00	0.00
US FAST CASH	Unsecured	300.00	NA	NA	0.00	0.00
WEST SIDE EMERGENCY PHYSICIAN	Unsecured	235.00	NA	NA	0.00	0.00
WEST SUBURBAN MEDICAL CENTEF	Unsecured	50.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,338.10	\$12,607.20	\$2,826.29
All Other Secured	\$100.00	\$46.93	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,438.10</b>	<b>\$12,654.13</b>	<b>\$2,826.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,096.30</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,550.63</u>	
Disbursements to Creditors	<u>\$15,480.42</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$20,031.05</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/19/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.